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Figure 1
AUTHENTICATION BASED ON MAG-STRIPE CARD, SMART CHIP, AND PIN

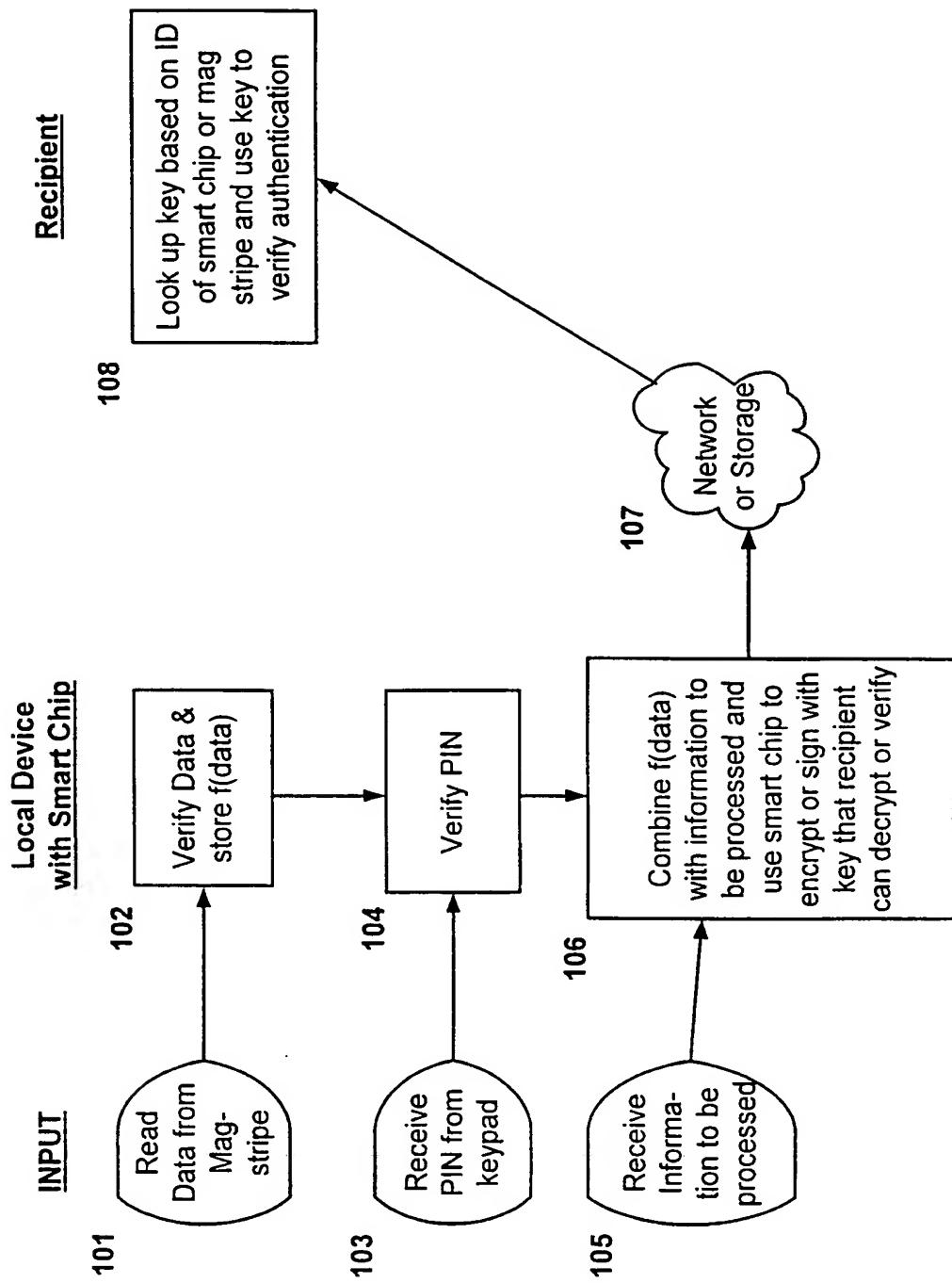
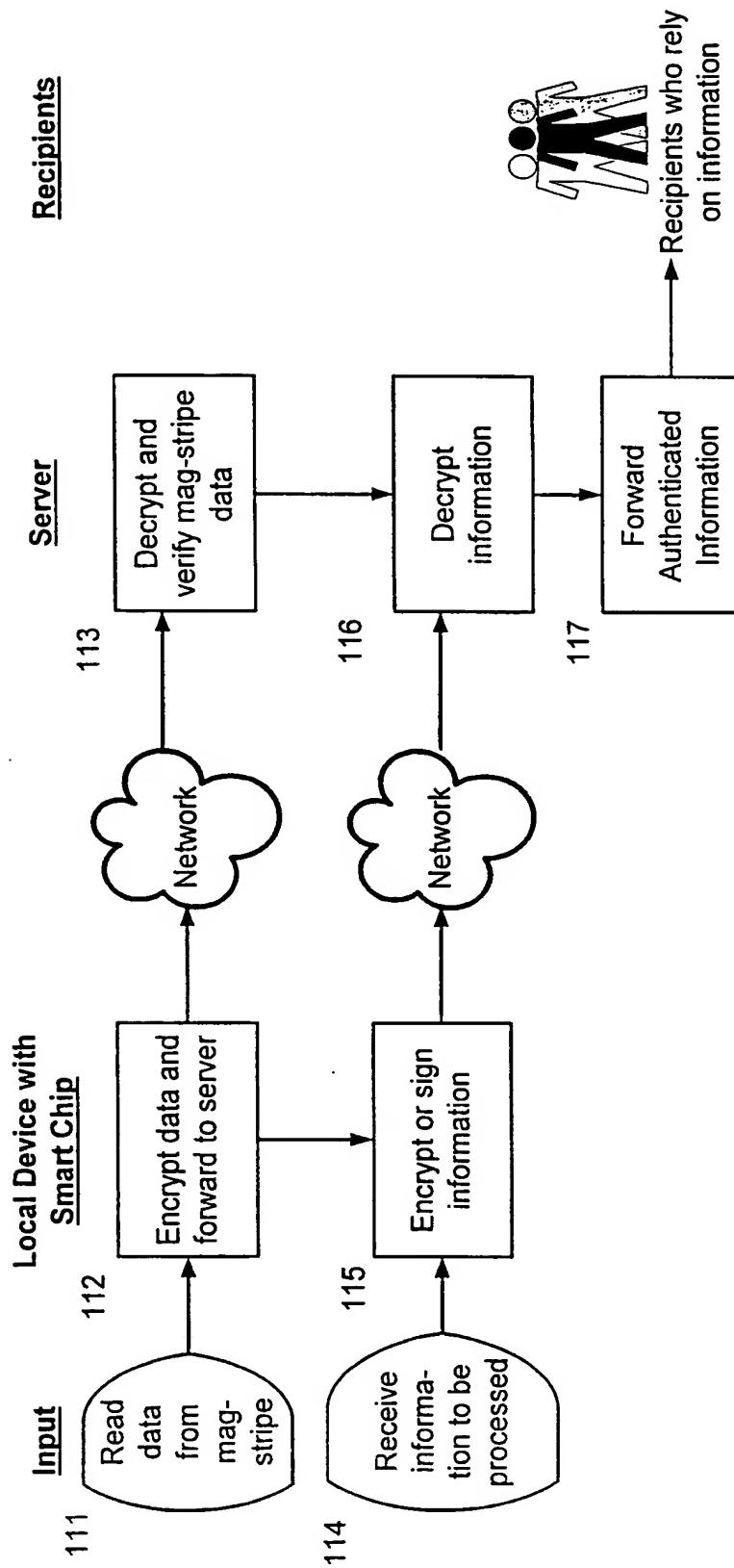
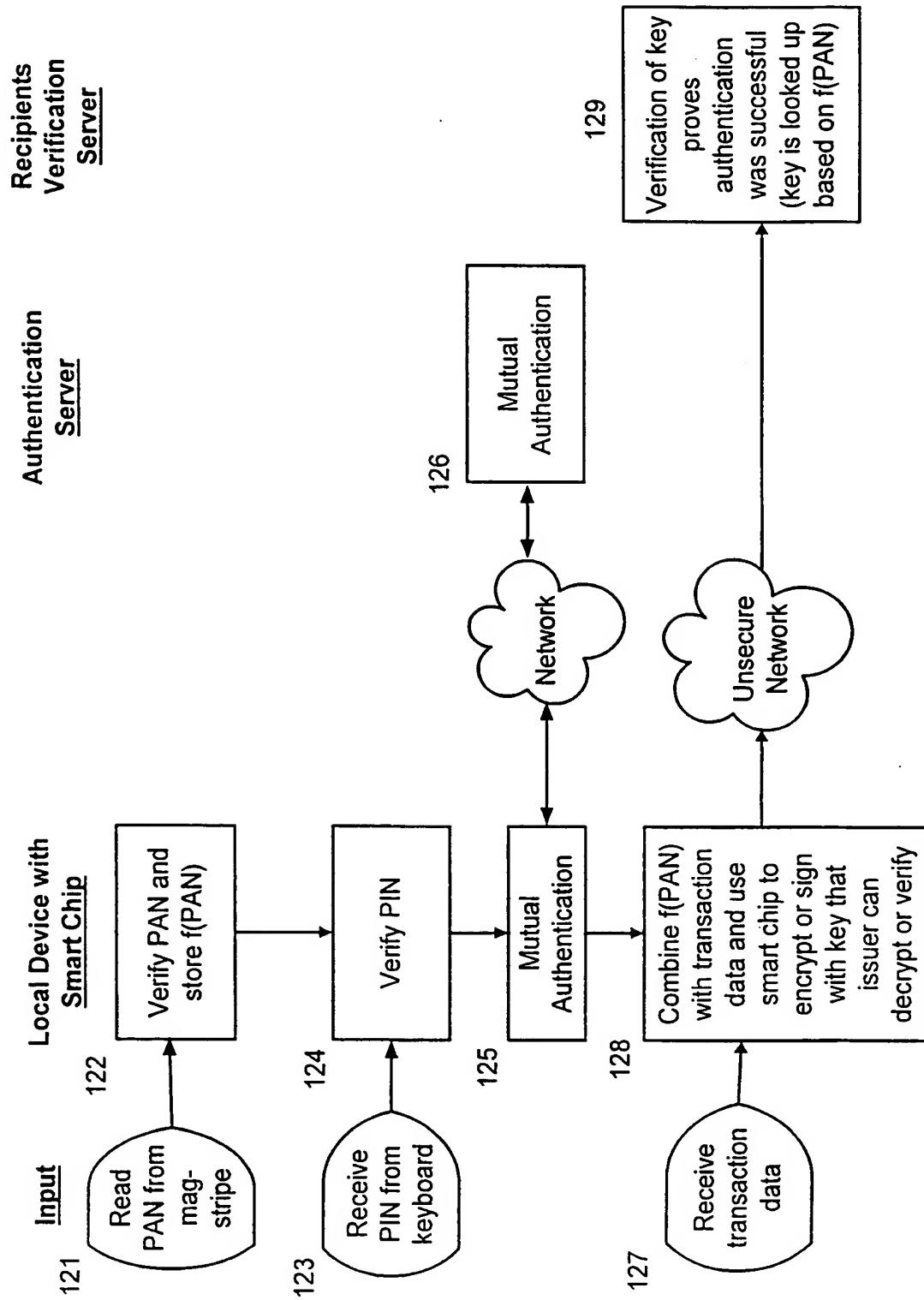


Figure 2**SMART CHIP AUTHENTICATION OF INFORMATION
PRESENTED WITH A MAG-STRIPE CARD**

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Figure 3

**PAYMENT CARD TRANSACTION WITH SMART CHIP AND
MAG-STRIPE CARD**



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Figure 4

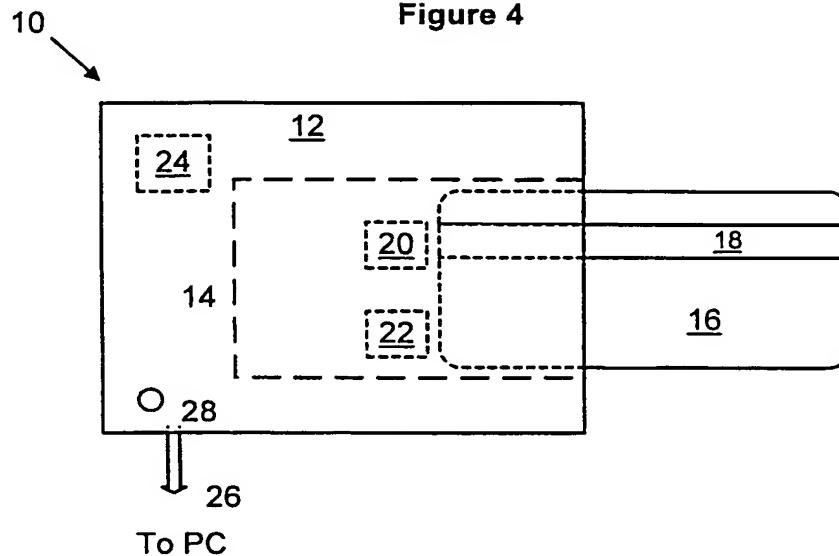
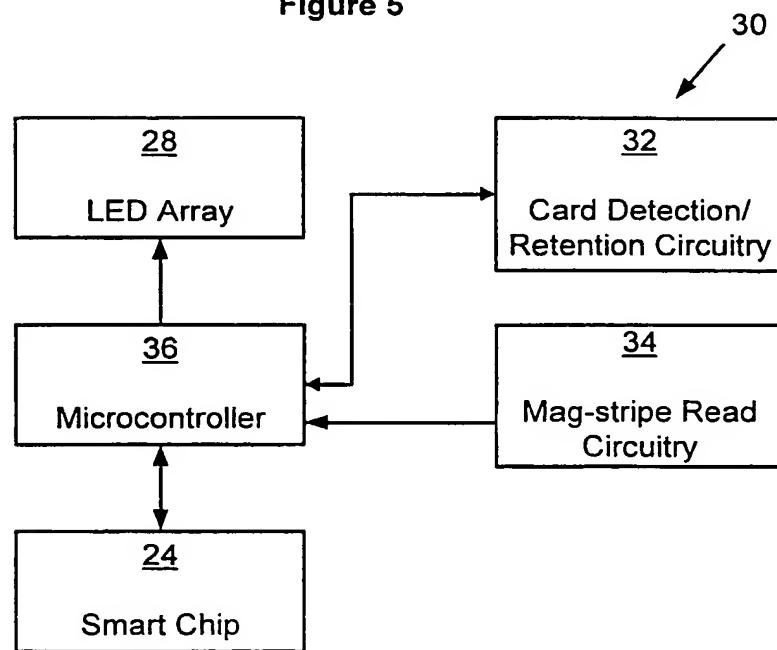


Figure 5



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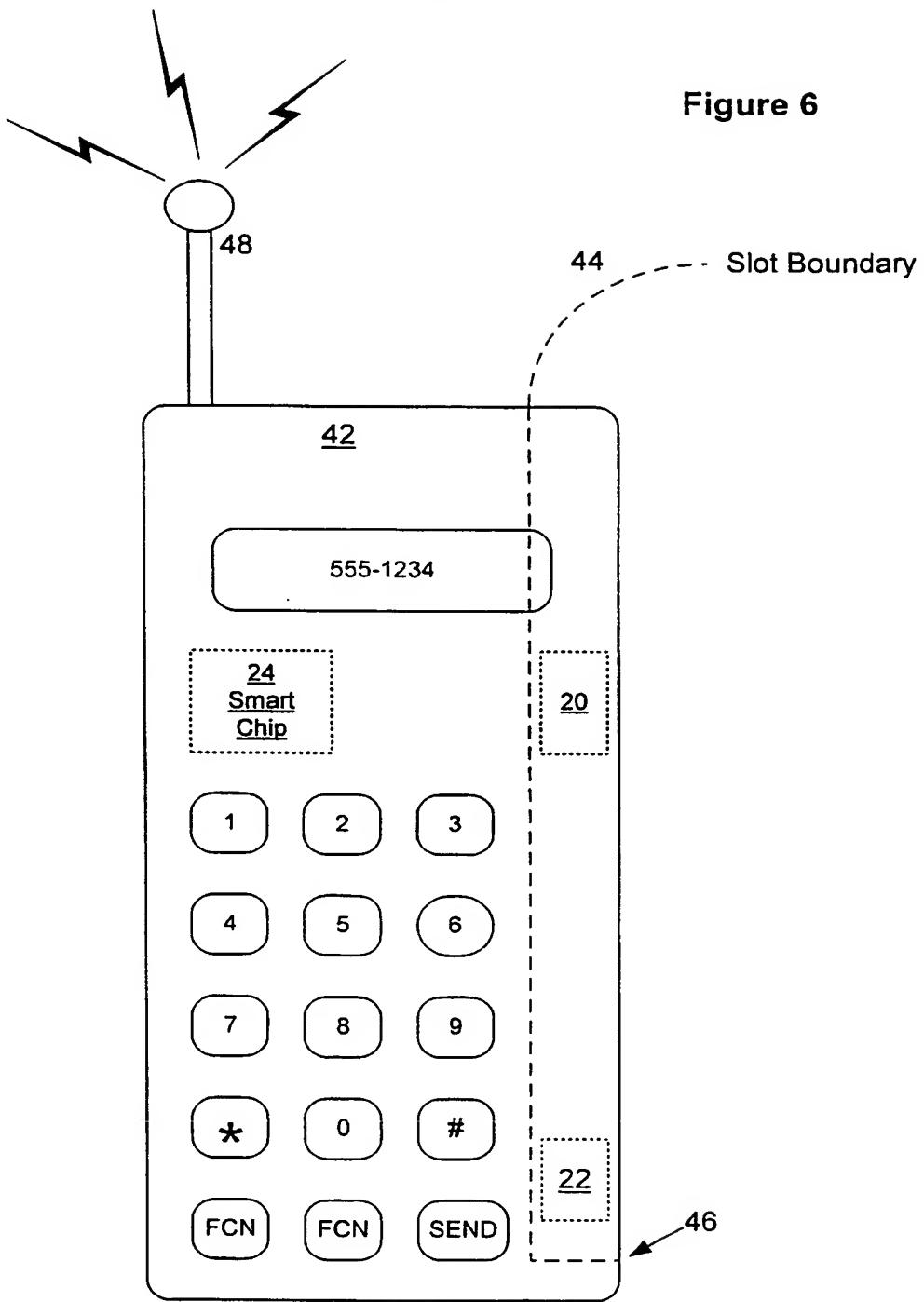


Figure 6

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Figure 7